



August 25, 2011

55094 0005704 002  
MARLENE DENNIS  
22366 MERSEY RD  
MIDDLEBURG VA 20117

**Re: New Nationstar Loan Number 0596874021**  
**Principal Balance \$632,000.00**  
**Escrow Balance \$0.00**

**Dear Marlene Dennis,**

Welcome to Nationstar Mortgage! Effective 08/15/11 the servicing of your loan will be transferred from Metlife as subservicer, First Horizon Home Loans, a division of First Tennessee Bank National Association, to Nationstar Mortgage as subservicer, First Horizon Home Loans, a division of First Tennessee Bank National Association. We're excited about the opportunity to serve you. You can count on Nationstar Mortgage to meet your needs whether you're looking to make a payment or have a question regarding your account. We offer many exciting features including 24-hour account access through our Internet website at [www.MyNationstarMtg.com](http://www.MyNationstarMtg.com), various payment options, and a toll free line (1-888-850-9398) with automated account information. You will be receiving a "Welcome Call" sometime over the next few weeks to welcome you to our company and to answer any immediate questions you may have.

Every month you will receive a billing statement detailing your loan information, payment amount, and important messages. In addition, the back of your billing statement includes helpful hints and important information. Each billing statement will include a remittance coupon. Expect to receive your billing statement approximately 7-10 days prior to each scheduled payment due date. Important payment information and other notices are included on the reverse of this letter for your reference.

To ensure accuracy, please verify the following loan information:

Name:	MARLENE DENNIS	Home Phone Number:	540-623-4745
Property Address:	23366 MERSEY ROAD MIDDLEBURG VA 20117	Work Phone Number:	000-000-0000
Mailing Address:	22366 MERSEY RD MIDDLEBURG VA 20117		

If you find any of the information listed above to be incorrect, please contact us immediately at 1-888-850-9398.

Based on the information we have received from your previous mortgage servicer, we believe you may be experiencing a financial hardship. We want to help you stay in your home. Nationstar Mortgage may have modification programs and other workout solutions that have not been made available to you. If you would like to discuss some of your options please contact us at 1-888-850-9398.

Over the next few weeks you should receive your monthly billing statement. In the event that you do not receive your billing statement as scheduled, please do not delay in making your payment. Be sure to indicate your loan number, as referenced above, on your payment and allow adequate mailing time. Simply mail your payment to:

Nationstar Mortgage  
P.O. Box 650783  
Dallas, Texas 75265-0783

**IF YOU'RE HAVING TROUBLE MAKING YOUR PAYMENT**, please call us immediately so we can find a solution that meets your needs. If you are in the process of applying for or providing information related to a workout (including modifications) with your prior servicer, we anticipate that your information will be transferred to Nationstar Mortgage, but feel free to contact us to verify we have what we need to move forward.

If you would like to enroll in our automatic payment program, please complete the form available on our website at [www.MyNationstarMtg.com](http://www.MyNationstarMtg.com) under Payment Options.

At Nationstar Mortgage, your business and total satisfaction are important to us. Any time you have questions regarding your account, do not hesitate to contact us at 1-888-850-9398, 8:00 a.m. to 8:00 p.m. CST Mon - Thurs and 8:00 a.m. to 5:00 p.m. CST Fri. We look forward to a long and lasting relationship with you.

Sincerely, Nationstar Mortgage

**Nationstar is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.**

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.



PLEASE CHECK BOX IF MAILING ADDRESS  
OR PHONE NUMBER HAS CHANGED.  
ENTER CHANGES ON BACK OF COUPON

<b>LOAN NUMBER</b>	<b>TOTAL CURRENT AMOUNT DUE</b>	
0596874021	\$67,132.88	09/01/2011
<b>LATE PAYMENT IF RECEIVED ON OR AFTER</b>		
	\$67,304.05	09/17/2011

ADDITIONAL ESCROW

**TOTAL AMOUNT OF YOUR CHECK**  
DO NOT SEND CASH

\$

\*\* CHECK FOR ADDITIONAL FUNDS TO BE  
APPLIED TO FUTURE PAYMENTS



\*\* Additional principal reduction can be made when all amounts  
due are paid in full.

NATIONSTAR MORTGAGE  
PO BOX 650783  
DALLAS TX 75265-0783



Exhibit 1

NM/MD 163